

What is claimed is:

1. A method of performing secure credit card purchases, said method comprising the steps of:

a) contacting a custodial authorizing entity having custodial responsibility of account parameters of a customer's credit card account;

b) supplying the custodial authorizing entity with at least account identification data;

c) designating a payment category;

d) generating a transaction code reflecting at least said designated payment category and a purchase authorization within said designated payment category;

e) communicating the transaction code to a merchant to consummate a purchase within defined purchase parameters;

f) verifying that said defined purchase parameters are within said designated payment category; and

g) obtaining said purchase authorization so as to confirm that said defined purchase parameters are within said designated payment category and complete the purchase.

2. A method as recited in claim 1 further comprising the step of obtaining said purchase authorization from the custodial authorizing entity.

3. A method as recited in claim 1 further comprising a step of communicating promotional information of offered subject matter to the customer by the merchant, pre-determining the

1 purchase parameters of the purchase, and corresponding said
2 designated payment category to said purchase parameters.

3 ¹² 4. A method as recited in claim ¹² 1 further comprising the
4 merchant communicating the transaction code to the custodial
5 authorizing entity for verification.

6 ^B 5. A method as recited in claim ¹² 1 further comprising the
7 custodial authorizing entity generating a transaction code which
8 reflects at least said designated one of a plurality of said
9 payment categories.

10 6. A method as recited in claim 5 further comprising
11 defining said plurality of payment categories to include amount
12 parameters for a cost of purchase.

13 7. A method as recited in claim 5 further comprising
14 defining said plurality of payment categories to include time
15 parameters during which the purchase can be completed.

16 8. A method as recited in claim 5 further comprising
17 defining the plurality of payment categories to include
18 authorization for a single transaction at a fixed amount for
19 purchase within a predetermined period of time.

20 9. A method as recited in claim 5 further comprising
21 defining the plurality of payment categories to include
22 authorization for a single transaction at a maximum amount for
23 purchase within a predetermined period of time.

24 10. A method as recited in claim 5 further comprising
25 defining the plurality of payment categories to include at least

two of the purchase authorizations for multiple transactions at a maximum total amount for items purchased within a predetermined time period.

11. A method as recited in claim 5 further comprising the plurality of payment categories to include at least two of said purchase authorizations for a repeating transaction at a fixed amount payable at each of a fixed number of time intervals.

11-12. A method as recited in claim 5 further comprising defining the plurality of payment categories to include authorization for a repeating transaction at a fixed amount payable at each of an unspecified number of time intervals.

12^{1/3}. A method as recited in claim 5 further comprising defining the plurality of payment categories to include:

a) authorization for a single transaction at a fixed amount for a purchase within a predetermined period of time,

b) authorization for a single transaction at a maximum amount for a purchase within a predetermined period of time,

c) authorization for multiple transactions at a maximum total amount for purchases within a predetermined time period,

d) authorization for a repeating transaction at a fixed amount for purchases payable at each of a fixed number of time intervals, and

e) authorization for a repeating transaction at a

1 fixed amounts for purchases payable at each of an unspecified
2 number of time intervals.

3 ^{13/4} 14. A method as recited in claim 5 further comprising
4 defining the plurality of categories to include:

5 a) authorization for a single transaction at a fixed
6 amount for a purchase,

7 b) authorization for a single transaction at a
8 maximum amount for a purchase,

9 c) authorization for multiple transactions at a
10 maximum total amount for purchases,

11 d) authorization for a repeating transaction at a
12 fixed amount for purchases payable at each of a fixed number of
13 time intervals, and

14 e) authorization for a repeating transaction at a
15 fixed amounts for purchases payable at each of an unspecified
16 number of time intervals.

17 ^{14/5} 15. A method as recited in claim ^{18/1} 14 further comprising
18 generating a transaction code which further reflects an
19 identification of the merchant.

20 16. A method as recited in claim 5 further comprising
21 defining the plurality of categories to include:

22 a) authorization for a single transaction at a fixed
23 amount for a purchase,

24 b) authorization for a single transaction at a
25 maximum amount for a purchase, and

c) authorization ^{for} multiple transactions at a maximum total amount for purchases.

¹⁵17. A method as recited in claim ¹⁸~~16~~ further comprising the step of defining the plurality of categories to include a limited time interval during which said purchase authorization is valid.

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